

EXHIBIT 3

PUBLIC DEPOSITORY MONTHLY REPORT

TO: The Treasury Board, Commonwealth of Virginia
P. O. Box 1879
Richmond, Virginia 23218-1879

FROM: _____

1) Total All Public Deposits on _____
(Month Ending)

Demand:	\$ _____
Time/Savings:	\$ _____
TOTAL:	\$ _____
Less FDIC	\$ _____
NET:	\$ _____

2) Average Daily Balance All Public Accounts:

Demand:	\$ _____
Time/Savings:	\$ _____
Less FDIC	\$ _____
TOTAL:	\$ _____

3) Average Daily Total Deposits (Includes all deposits of Financial Institution) \$_____

4) Percentage of Item 2 to Item 3 above: \$_____

5) Required Collateral: _____ % of the larger (1) or (2) above: \$_____

6) Pledged Collateral current month ending:

From Schedule A: Original Par Value \$ _____
or Book Value for Pooled Securities

Current Market Value \$ _____
or Adjusted Current Market if Pooled Securities

I hereby certify that the foregoing information and attachments are true and correct to the best of my knowledge and belief, and that at no time during the month has the financial institution's pledged collateral been less than its required collateral.

FINANCIAL INSTITUTION:

Signature: _____ Title: _____

State of Virginia, _____ of _____

The foregoing officer acknowledged under oath before me, a Notary Public in and for the State and city/county aforesaid, that the statements and amounts herein are correct and true to the best of his/her knowledge and belief, this _____ day of _____

Commission expires: _____

(Notary Public)

EXHIBIT 4

(DEPOSITORY LETTERHEAD)

The Treasury Board
Commonwealth of Virginia
P. O. Box 1879
Richmond, Virginia 23218-1879

Gentlemen:

Listed below are the Public Depositors for whom

(Depository Institution)

held secured public deposits as of the close of business for month ending

(Date)

<u>NAME OF</u>	<u>TYPE OF</u>		<u>FDIC</u>	<u>NET</u>
<u>PUBLIC</u>	<u>ACCOUNT</u>	<u>TOTAL AMT</u>	<u>INSURED</u>	<u>BALANCE</u>
<u>DEPOSITOR</u>	<u>AND NUMBER</u>			
	DEMAND			
Customer A	DDA 4000001	\$		
		2,000		
	DDA 5000001		\$ 100,000	\$ 102,000
		200,000		
	TIME/SAVINGS			
Customer A	COD 3000001	200,000	100,000	100,000
	DEMAND			
Customer B	DDA 6000001			
		5,000		
	DDA 6000002		\$ 100,000	\$ 305,000
		400,000		
	TIME/SAVINGS			
Customer B	COD 7000001	17,000		
	COD 7000002	200,000	100,000	<u>17,000</u>
	GRAND TOTAL			<u>\$ 524,000</u>

(Line 1 of Public Depository Monthly Report)

*Can be a computer printout generated by the institutions system, or each individual letter sent to each public depositor.

SCHEDULE "A"
Listing of Collateral Pledged to Treasury Board

Detailed schedule of pledged collateral at its current market value, determined in accordance with the market value as of the close of business on the last banking day in the preceding month, as of _____.
(date)

Attach list, or describe, giving the following information:

<u>Original</u> <u>Par Value</u>	<u>Book Value</u>	<u>Description</u>	<u>CUSIP #</u>	<u>Coupon</u>	<u>Maturity</u>	<u>Current</u> <u>Market Value</u>	<u>Debt Rating</u> <u>(if applicable)</u>
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Total of original
Par Value

\$_____

Total of
Book Value

\$_____

Total of Current
Market Value

\$_____

Original Par Value or Book Value is to be listed on Exhibit 3.

Less 20% Adjustment: { _____ }
for pooled securities or agency CMO's
Total Current Market Value: _____
to be listed on Exhibit 3

EXHIBIT 5

(DEPOSITORY LETTERHEAD)

WITHDRAWAL OF COLLATERAL

“Certification Letter”

The Treasury Board
Commonwealth of Virginia
P. O. Box 1879
Richmond, Virginia 23218-1879

Gentlemen:

Enclosed are the original and two copies of our letter to _____
(Escrow agent)
requesting a withdrawal of collateral.

The following data is submitted for your information:

Total Current Public Deposits on: _____ \$ _____
(Date)

Pledged collateral:

Current Market Value on: _____ \$ _____
(Date)

Current Market Value on
Collateral remaining after withdrawal \$ _____
(Including 20% adjustment when appropriate)

Please indicate your approval by signing the original and sending it to the escrow agent, and retain one copy for your records.

Sincerely,

(Depository Institution)

EXHIBIT 5 (Continued)
(DEPOSITORY LETTERHEAD)
WITHDRAWAL OF COLLATERAL

TO: _____
 (Escrow Agent)

You hold in the account entitled _____, as escrow agent
 (Account Name)
for the Treasury Board of the Commonwealth of Virginia to secure public deposits with
_____ the following securities:
 (Depository)

Original Par Value	Description	Coupon	Maturity Date	Current Market Value <i>(@ 80% if appropriate)</i>
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Please release these securities from the above account and deliver to:

When this transaction has been completed, please send your required confirmation to the Treasurer of Virginia, P. O. Box 1879, Richmond, Virginia 23218-1879.

Sincerely,

(Depository Institution)

Approved: Treasury Board
Commonwealth of Virginia

By: _____

Date: _____

(DEPOSITORY LETTERHEAD)

TO: _____
 (Escrow Agent)

We have a Public Deposit Security (*Safekeeping*) Agreement with you entitled _____, as escrow agent for the Treasury Board of the
(*Account Name*)

Commonwealth of Virginia to secure public deposits with _____ the
following securities: *(Depository)*

Please accept the following securities for this account to be held as set forth in the agreement:

<u>Original</u> <u>Par Value</u> or Value	<u>Book</u>	<u>CUSIP # &</u> <u>Description</u>	<u>Current Market Value</u> <u>(@ 80% if appropriate)</u>	<u>Debt Ratio</u> <u>(If applicable)</u>
		Coupon	Maturity Date	

When this transaction has been completed, please send your required confirmation to the Treasurer of Virginia, P. O. Box 1879, Richmond, Virginia 23218-1879.

Sincerely,

(Depository Institution)

c: Treasury Board
Commonwealth of Virginia
P. O. Box 1879
Richmond, Virginia 23218-1879

EXHIBIT 7

(DEPOSITORY LETTERHEAD)

REQUEST FOR SUBSTITUTION OF COLLATERAL

TO: _____
 (Escrow Agent)

We have a Public Deposit Security (*Safekeeping*) Agreement with you entitled
_____, as escrow agent for the Treasury Board of the
 (Account Name)

Commonwealth of Virginia to secure public deposits with _____ the
following securities: (Depository)

<u>Original</u> <u>Par Value</u> or <u>Value</u>	<u>Book</u> <u>Value</u>	<u>CUSIP # &</u> <u>Description</u>	<u>Coupon</u>	<u>Maturity Date</u>	<u>Current Market Value</u> <u>(@ 80% if appropriate)</u>	<u>Debt Ratio</u> <u>(If applicable)</u>
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Please release these securities from the above account and deliver to: _____

(disposition of securities being released as instruction for escrow agent)

Accept in substitution the following securities to be held in the same manner as the securities being released:

<u>Original</u> <u>Par Value</u> or <u>Value</u>	<u>Book</u> <u>Value</u>	<u>CUSIP # &</u> <u>Description</u>	<u>Coupon</u>	<u>Maturity Date</u>	<u>Current Market Value</u> <u>(@ 80% if appropriate)</u>	<u>Debt Ratio</u> <u>(If applicable)</u>
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When this transaction has been completed, please send your required confirmation to the Treasurer of Virginia, P. O. Box 1879, Richmond, Virginia 23218-1879.

Sincerely,

(Depository Institution)

c: Treasury Board
Commonwealth of Virginia
P. O. Box 1879
Richmond, Virginia 23218-1879

OR

Approved: Treasury Board
Commonwealth of Virginia
BY: _____
DATE: _____

**COMMONWEALTH OF VIRGINIA
TREASURY BOARD**

**NOTICE OF ELECTION TO
REQUIRE SECURITY FOR PUBLIC DEPOSITS**

_____, 20____

Name of Bank

Street or P. O. Box

City State Zip

Notice is hereby given that effective _____, 20____, I

Officer) (Name of

_____ of

(Title of Office)

(Location)

elect to require security pursuant to the Virginia Security for Public Deposits Act, Sec. 2.2-4400, *et seq.*, *Code of Virginia* (1950), as amended, for all public funds held in my name in the accounts as listed below and/or on the reverse side hereof. This election will remain in effect until rescinded by me or my successor(s) in office.

Name
Number

Name
Number

Name
Number

Signature

I acknowledge receipt of the foregoing notice and will comply therewith as of

pursuant to the Virginia Security for Public Deposits Act.

(Date)

Attest: _____

Bank

Title: _____

By:

I acknowledge receipt of the foregoing notice:

VIRGINIA

TREASURY BOARD OF

By:

White-Local Treasurer

Canary-Bank Depository

Blue-Treasury Board

Green-Treasury Board Treasurer

